

Information to identify the case:

Debtor 1 Sheri Lynn Best
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court District of New Jersey
Case number: 19-13405-KCF

Social Security number or ITIN xxx-xx-9659
EIN 13-3776955, 13-4071271

Social Security number or ITIN _____
EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sheri Lynn Best
aka Pier Head Associates Ltd, aka PHA Group
Ltd

7/9/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Sheri Lynn Best
 Debtor

Case No. 19-13405-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 21

Date Rcvd: Jul 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2019.

db +Sheri Lynn Best, 33 First Street, Califon, NJ 07830-4316
 518036272 +AES/NCT, P.O. Box 61047, Harrisburg, PA 17106-1047
 518036275 +Allied Contracting II Corp., 15 W 37th Street, 2nd Floor, New York, New York 10018-5343
 518036273 +Allied Contracting II Corp., c/o Carmel, Milazzo & DiChiara, LLP,
 55 W 39th Street, 1st Floor, New York, New York 10018-0523
 518036276 Bathe Ave, Cirocco & Ozzimo Inc., 125 Verdi Street, Farmingdale, NY 11735-6322
 518036278 Bioventus, P.O. Box 732923, Dallas, TX 75373-2923
 518036280 +Chase Mortgage, P.O. Box 24696, Columbus, OH 43224-0696
 518036285 +Extech Building Materials, Inc., 43-87 Vernon Blvd, Long Island City, NY 11101-6911
 518036284 +Extech Building Materials, Inc., c/o Elias C. Schwartz, PLLC, 343 Great Neck Road,
 Great Neck, NY 11021-4220
 518036286 #+Newport Sunrise Co., 5 West 37th Street, New York, NY 10018-5385
 518036287 +PNC Mortgage, P.O. Box 8703, Dayton, OH 45401-8703
 518036289 +Swing Staging, LLC, 25-20 Borden Avenue, Long Island City, NY 11101-4862
 518036290 +Swing Staging, LLC, c/o Daniel S. Perlman, 160 Broadway, 4th Floor,
 New York, New York 10038-4219
 518036292 +The Business Backer, 10856 Reed Hartman Highway, Ste 100, Cincinnati, OH 45242-2820
 518036294 +The Business Backer, c/o Graydon Law, 7759 University Drive, Ste A,
 West Chester, OH 45069-6578

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 09 2019 23:55:37 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 09 2019 23:55:34 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518036279 +EDI: CHASE.COM Jul 10 2019 03:13:00 Chase Card Services, P.O. Box 15298,
 Wilmington, DE 19850-5298
 518036281 +EDI: CITICORP.COM Jul 10 2019 03:13:00 Citicards CBN
 P.O. Box 6077, Sioux Falls, SD 57117-6077 P.,
 518036288 +E-mail/Text: jennifer.chacon@spservicing.com Jul 09 2019 23:56:29
 Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
 518036291 +EDI: RMSC.COM Jul 10 2019 03:13:00 Synchrony Bank/TJX, P.O. Box 965060,
 Orlando, FL 32896-5060

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2019 at the address(es) listed below:

Bunce Atkinson on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com,
 maraujo@atkinsondebartolo.org
 Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com,maraujo@atkinsondebartolo.org
 Jamie B Goldman on behalf of Debtor Sheri Lynn Best jamiegoldmanesq@gmail.com
 Kevin Gordon McDonald on behalf of Creditor U.S. Bank NA, successor trustee to Bank of
 America, NA, successor in interest to LaSalle Bank NA, as trustee, et al.
 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 21

Date Rcvd: Jul 09, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

 Melissa N. Licker on behalf of Creditor Towd Point Mortgage Trust 2017-FRE1, U.S. Bank
 National Association, as Indenture Trustee NJ_ECF_Notices@mccalla.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6